

### Full Doc (2 Years) - 25 Day Lock Period

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.875  | 98.713   | 98.463   | 98.213     |
| 7.000  | 99.088   | 98.838   | 98.588     |
| 7.125  | 99.463   | 99.213   | 98.963     |
| 7.250  | 99.838   | 99.588   | 99.338     |
| 7.375  | 100.213  | 99.963   | 99.713     |
| 7.500  | 100.525  | 100.275  | 100.025    |
| 7.625  | 100.838  | 100.588  | 100.338    |
| 7.750  | 101.150  | 100.900  | 100.650    |
| 7.875  | 101.400  | 101.150  | 100.900    |
| 8.000  | 101.650  | 101.400  | 101.150    |
| 8.125  | 101.900  | 101.650  | 101.400    |
| 8.250  | 102.150  | 101.900  | 101.650    |
| 8.375  | 102.400  | 102.150  | 101.900    |
| 8.500  | 102.650  | 102.400  | 102.150    |
| 8.625  | 102.900  | 102.650  | 102.400    |
| 8.750  | 103.150  | 102.900  | 102.650    |
| 8.875  | 103.400  | 103.150  | 102.900    |
| 9.000  | 103.650  | 103.400  | 103.150    |
| 9.125  | 103.900  | 103.650  | 103.400    |
| 9.250  | 104.025  | 103.775  | 103.525    |
| 9.375  | 104.150  | 103.900  | 103.650    |
| 9.500  | 104.275  | 104.025  | 103.775    |
| 9.625  | 104.400  | 104.150  | 103.900    |
| 9.750  | 104.525  | 104.275  | 104.025    |
| 9.875  | 104.650  | 104.400  | 104.150    |
| 10.000 | 104.775  | 104.525  | 104.275    |

### Loan Level Price Adjustments

| FICO/CLTV | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|-----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 760+      | 0.875  | 0.875    | 0.625    | 0.500    | 0.000    | -0.375   | -1.000   | -3.500   | -5.000   |
| 740-759   | 0.250  | 0.250    | 0.125    | 0.125    | -0.250   | -0.500   | -1.250   | -4.500   | -5.000   |
| 720-739   | 0.375  | 0.375    | 0.250    | -0.250   | -0.375   | -0.625   | -1.500   | -4.750   | -5.750   |
| 700-719   | 0.250  | 0.250    | 0.125    | 0.000    | -0.500   | -0.875   | -1.750   | -6.000   | -7.000   |
| 680-699   | 0.125  | 0.125    | 0.000    | -0.250   | -0.625   | -1.875   | -2.750   | -7.500   | NA       |
| 660-679   | -0.500 | -0.750   | -1.000   | -1.750   | -3.000   | -3.500   | -4.500   | NA       | NA       |
| 640-659   | -2.000 | -2.500   | -2.500   | -2.750   | -3.625   | -4.000   | NA       | NA       | NA       |

| Loan Type           | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1 Yr Full Doc       | -0.375 | -0.375   | -0.375   | -0.375   | -0.500   | -0.500   | -0.625   | -0.875   | -1.125   |
| Asset Utilization   | -0.750 | -0.875   | -1.375   | -1.875   | -2.375   | -3.125   | -3.500   | NA       | NA       |
| NOO                 | -1.250 | -1.250   | -1.250   | -1.500   | -1.750   | -2.125   | -2.375   | NA       | NA       |
| 2nd Home            | -0.625 | -0.625   | -0.625   | -0.750   | -0.875   | -1.000   | -1.250   | NA       | NA       |
| 1x30x12             | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | NA       |
| 0x60x12             | -1.500 | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | NA       | NA       |
| 0x90x12             | -3.000 | -3.000   | -3.000   | -3.250   | -3.500   | NA       | NA       | NA       | NA       |
| FC/SS/DIL/BK < 4Yrs | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.500   | -2.500   | -3.000   | NA       |
| DTI>43-50%          | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   |
| Cash Out            | -0.375 | -0.500   | -0.500   | -0.625   | -0.625   | -0.750   | -0.875   | NA       | NA       |
| 2-4 Units           | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -1.000   | NA       |
| Condo               | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.375   | -0.500   | -0.750   | NA       |
| Condotels           | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | NA       | NA       | NA       |
| NW Condo            | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       | NA       |
| Foreign National    | -4.000 | -4.000   | -4.000   | -4.000   | -4.000   | -4.000   | NA       | NA       | NA       |
| \$200K - \$249,999  | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.625   | -1.000   |
| >\$1.5M - \$3M      | -0.250 | -0.250   | -0.250   | -0.250   | -0.375   | -0.500   | -0.500   | NA       | NA       |
| >\$3M - \$4M        | -0.625 | -0.625   | -0.750   | -0.875   | -0.875   | NA       | NA       | NA       | NA       |
| 40 Year Maturity    | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -1.000   |
| Interest Only       | -0.375 | -0.375   | -0.375   | -0.375   | -0.500   | -0.500   | -0.750   | -1.000   | NA       |
| Escrow waiver       | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   |

| Other Price Adjustments   |           |        |
|---|-----------|--------|
| <b>Prepay Penalty (6Mos of Interest)<sup>1,3,5</sup></b><br>(Investor Only)   | 0 Months  | -3.000 |
|   | 12 Months | -1.250 |
|   | 24 Months | -0.750 |
|   | 36 Months | 0.000  |
|   | 60 Months | 0.250  |
| <b>Prepay (5% Fixed)<sup>1,4,5</sup></b><br>(Investor Only)   | 0 Months  | -3.000 |
|   | 12 Months | -1.000 |
|   | 24 Months | -0.500 |
|   | 36 Months | 0.250  |
|   | 60 Months | 0.500  |
| <b>Lock Period</b>  | 25 days   | 0.000  |
| <b>Extension Fee<sup>2</sup></b>  | Per day   | -0.030 |
| 1) Prepayment penalties not allowed in NM<br>2) Extensions available in 5 day increments up to 15 days.<br>Max of 45 days total<br>3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance<br>4) 5% fixed to the entire outstanding principal balance<br>5) No PPP - Max Price is ZERO |           |        |

| Product   | Amort Term | Term | I/O Term |
|---|------------|------|----------|
| <b>5yr ARM &amp; 7yr ARM</b>  | 360        | 360  | NA       |
| <b>5yr I/O &amp; 7yr ARM I/O (30 Yr)</b>  | 240        | 360  | 120      |
| <b>5yr I/O &amp; 7yr ARM I/O (40 Yr)</b>  | 360        | 480  | 120      |
| <b>15 YR FIXED</b>  | 180        | 180  | NA       |
| <b>30 YR FIXED</b>  | 360        | 360  | NA       |
| <b>30 YR FIXED I/O</b>  | 240        | 360  | 120      |
| <b>40 YR FIXED</b>  | 480        | 480  | NA       |
| <b>40 YR FIXED I/O</b>  | 360        | 480  | 120      |
| * Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate. |            |      |          |
| *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)   |            |      |          |

| Fees                     |         |
|--------------------------|---------|
| <b>Underwriting Fee</b>  | \$1,495 |
| <b>Collateral Review</b> | \$300   |

| ARM Requirements       |            |
|------------------------|------------|
| <b>ARM Index</b>       | SOFR 30AVG |
| <b>ARM Margin</b>      | 5.0        |
| <b>5yr ARM Caps</b>    | 2/1/5      |
| <b>7yr ARM Caps</b>    | 5/1/5      |
| <b>Reset Frequency</b> | 6 mo       |

| Min Price | Max Price |
|-----------|-----------|
| 98        | 102.500   |

**\*\*Pricing is subject to change without notice\*\***  
**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

### Expanded - 25 Day Lock Period

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.875  | 98.513   | 98.263   | 98.013     |
| 7.000  | 98.888   | 98.638   | 98.388     |
| 7.125  | 99.263   | 99.013   | 98.763     |
| 7.250  | 99.638   | 99.388   | 99.138     |
| 7.375  | 100.013  | 99.763   | 99.513     |
| 7.500  | 100.325  | 100.075  | 99.825     |
| 7.625  | 100.638  | 100.388  | 100.138    |
| 7.750  | 100.950  | 100.700  | 100.450    |
| 7.875  | 101.263  | 101.013  | 100.763    |
| 8.000  | 101.575  | 101.325  | 101.075    |
| 8.125  | 101.825  | 101.575  | 101.325    |
| 8.250  | 102.075  | 101.825  | 101.575    |
| 8.375  | 102.325  | 102.075  | 101.825    |
| 8.500  | 102.575  | 102.325  | 102.075    |
| 8.625  | 102.825  | 102.575  | 102.325    |
| 8.750  | 103.075  | 102.825  | 102.575    |
| 8.875  | 103.325  | 103.075  | 102.825    |
| 9.000  | 103.575  | 103.325  | 103.075    |
| 9.125  | 103.825  | 103.575  | 103.325    |
| 9.250  | 103.950  | 103.700  | 103.450    |
| 9.375  | 104.075  | 103.825  | 103.575    |
| 9.500  | 104.200  | 103.950  | 103.700    |
| 9.625  | 104.325  | 104.075  | 103.825    |
| 9.750  | 104.450  | 104.200  | 103.950    |
| 9.875  | 104.575  | 104.325  | 104.075    |
| 10.000 | 104.700  | 104.450  | 104.200    |

### Loan Level Price Adjustments

| FICO/CLTV | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|-----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 760+      | 0.875  | 0.875    | 0.625    | 0.500    | 0.000    | -0.375   | -1.000   | -3.500   | -5.000   |
| 740-759   | 0.250  | 0.250    | 0.125    | 0.125    | -0.250   | -0.500   | -1.250   | -4.500   | -5.000   |
| 720-739   | 0.375  | 0.375    | 0.250    | -0.250   | -0.375   | -0.625   | -1.500   | -4.750   | -5.750   |
| 700-719   | 0.250  | 0.250    | 0.125    | 0.000    | -0.500   | -0.875   | -2.000   | -6.000   | -7.000   |
| 680-699   | 0.125  | 0.125    | 0.000    | -0.250   | -0.625   | -1.875   | -3.000   | -7.500   | NA       |
| 660-679   | -0.500 | -0.750   | -1.000   | -1.750   | -3.000   | -3.500   | -4.500   | NA       | NA       |
| 640-659   | -2.000 | -2.500   | -2.500   | -2.750   | -3.625   | -4.000   | NA       | NA       | NA       |

| Loan Type           | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| NOO                 | -1.250 | -1.250   | -1.250   | -1.500   | -1.750   | -2.125   | -2.375   | NA       | NA       |
| 2nd Home            | -0.625 | -0.625   | -0.625   | -0.750   | -0.875   | -1.000   | -1.250   | NA       | NA       |
| 1x30x24             | -1.500 | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -2.000   | NA       |
| 0x60x12             | -2.250 | -2.250   | -2.250   | -2.250   | -2.250   | -2.250   | -2.500   | NA       | NA       |
| 0x90x12             | -3.000 | -3.000   | -3.000   | -3.250   | -3.500   | NA       | NA       | NA       | NA       |
| FC/SS/DIL/BK < 4Yrs | -2.500 | -2.500   | -2.500   | -2.500   | -2.500   | -3.000   | -3.000   | -3.500   | NA       |
| DTI>43-50%          | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   |
| 1099                | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -1.000   | NA       |
| 12 Mo Bank Stmt     | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   |
| Asset Utilization   | -0.750 | -0.875   | -1.375   | -1.875   | -2.375   | -3.250   | -3.625   | NA       | NA       |
| 12 Month CPA P&L    | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | NA       | NA       |
| 24 Month CPA P&L    | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | NA       | NA       |
| Cash Out            | -0.375 | -0.500   | -0.500   | -0.625   | -0.625   | -0.750   | -0.875   | NA       | NA       |
| 2-4 Units           | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -1.000   | NA       |
| Condo               | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.375   | -0.500   | -0.750   | NA       |
| Condotels           | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | NA       | NA       | NA       |
| NW Condo            | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       | NA       |
| Foreign National    | -3.500 | -3.500   | -3.500   | -3.500   | -3.500   | -3.500   | NA       | NA       | NA       |
| \$200K - \$249,999  | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.625   | -1.000   |
| >\$1.5M - \$3M      | -0.250 | -0.250   | -0.250   | -0.250   | -0.375   | -0.500   | -0.500   | NA       | NA       |
| >\$3M - \$4M        | -0.625 | -0.625   | -0.750   | -0.875   | -0.875   | NA       | NA       | NA       | NA       |
| 40 Year Maturity    | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -1.000   |
| Interest Only       | -0.375 | -0.375   | -0.375   | -0.375   | -0.500   | -0.500   | -0.750   | -1.000   | NA       |
| Escrow waiver       | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   |

| Other Price Adjustments   |           |        |
|---|-----------|--------|
| <b>Prepay Penalty (6Mos of Interest)<sup>1,3, 5</sup> (Investor Only)</b> | 0 Months  | -3.000 |
|   | 12 Months | -1.250 |
|   | 24 Months | -0.750 |
|   | 36 Months | 0.000  |
|   | 60 Months | 0.250  |
| <b>Prepay (5% Fixed)<sup>1,4,5</sup> (Investor Only)</b>                  | 0 Months  | -3.000 |
|   | 12 Months | -1.000 |
|   | 24 Months | -0.500 |
|   | 36 Months | 0.250  |
|   | 60 Months | 0.500  |
| <b>Lock Period</b>  | 25 days   | 0.000  |
| <b>Extension Fee<sup>2</sup></b>  | Per day   | -0.030 |

1) Prepayment penalties not allowed in NM  
 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total.  
 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance  
 4) 5% fixed to the entire outstanding principal balance  
 5) No PPP - Max Price is ZERO  
 5) No PPP - Max Price is ZERO

| Product                                  | Amort Term | Term | I/O Term |
|--|------------|------|----------|
| <b>5yr ARM &amp; 7yr ARM</b>             | 360        | 360  | NA       |
| <b>5yr I/O &amp; 7yr ARM I/O (30 Yr)</b> | 240        | 360  | 120      |
| <b>5yr I/O &amp; 7yr ARM I/O (40 Yr)</b> | 360        | 480  | 120      |
| <b>15 YR FIXED</b>                       | 180        | 180  | NA       |
| <b>30 YR FIXED</b>                       | 360        | 360  | NA       |
| <b>30 YR FIXED I/O</b>                   | 240        | 360  | 120      |
| <b>40 YR FIXED</b>                       | 480        | 480  | NA       |
| <b>40 YR FIXED I/O</b>                   | 360        | 480  | 120      |

\* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.  
 \*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

| Fees                     |                |
|--------------------------|----------------|
| <b>Underwriting Fee</b>  | <b>\$1,495</b> |
| <b>Collateral Review</b> | <b>\$300</b>   |

| ARM Requirements       |            |
|------------------------|------------|
| <b>ARM Index</b>       | SOFR 30AVG |
| <b>ARM Margin</b>      | 5.0        |
| <b>5yr ARM Caps</b>    | 2/1/5      |
| <b>7yr ARM Caps</b>    | 5/1/5      |
| <b>Reset Frequency</b> | 6 mo       |

| Min Price | Max Price |
|-----------|-----------|
| 98        | 102.500   |

**\*\*Pricing is subject to change without notice\*\***  
**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

**DSCR - 25 Day Lock Period**

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 7.375  | 97.800   | 97.550   | 97.300     |
| 7.500  | 98.300   | 98.050   | 98.175     |
| 7.625  | 98.550   | 98.300   | 98.050     |
| 7.750  | 99.800   | 99.675   | 99.550     |
| 7.875  | 100.175  | 99.925   | 99.925     |
| 8.000  | 100.800  | 100.550  | 100.425    |
| 8.125  | 101.300  | 101.050  | 100.800    |
| 8.250  | 101.550  | 101.300  | 101.050    |
| 8.375  | 101.675  | 101.425  | 101.300    |
| 8.500  | 102.050  | 101.800  | 101.550    |
| 8.625  | 102.425  | 102.175  | 101.925    |
| 8.750  | 102.800  | 102.550  | 102.300    |
| 8.875  | 102.925  | 102.675  | 102.425    |
| 9.000  | 103.175  | 102.925  | 102.675    |
| 9.125  | 103.550  | 103.300  | 103.050    |
| 9.250  | 103.675  | 103.425  | 103.300    |
| 9.375  | 103.800  | 103.550  | 103.425    |
| 9.500  | 104.175  | 103.925  | 103.800    |
| 9.625  | 104.550  | 104.300  | 104.050    |
| 9.750  | 104.675  | 104.425  | 104.175    |
| 9.875  | 104.800  | 104.550  | 104.300    |
| 10.000 | 105.175  | 104.925  | 104.425    |
| 10.125 | 105.300  | 105.050  | 104.550    |
| 10.250 | 105.550  | 105.300  | 104.800    |
| 10.375 | 105.550  | 105.300  | 104.800    |
| 10.500 | 105.550  | 105.300  | 104.800    |
| 10.625 | 105.550  | 105.300  | 104.800    |
| 10.750 | 105.550  | 105.300  | 104.800    |
| 10.875 | 105.550  | 105.300  | 104.800    |

**Loan Level Price Adjustments**

| FICO/CLTV | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|-----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 760+      | 0.500  | 0.500    | 0.500    | 0.375    | 0.000    | 0.000    | -3.000   | NA       | NA       |
| 740-759   | 0.500  | 0.500    | 0.500    | 0.375    | 0.250    | -0.625   | -3.500   | NA       | NA       |
| 720-739   | 0.375  | 0.375    | 0.375    | 0.375    | -0.375   | -0.875   | -4.000   | NA       | NA       |
| 700-719   | 0.000  | 0.000    | 0.000    | -0.375   | -1.000   | -2.000   | -4.500   | NA       | NA       |
| 680-699   | -0.250 | -0.250   | -0.500   | -1.000   | -2.000   | -4.000   | NA       | NA       | NA       |
| 660-679   | -1.875 | -1.875   | -1.875   | -2.125   | -2.625   | -5.000   | NA       | NA       | NA       |
| 640-659   | -3.125 | -3.125   | -3.125   | -3.500   | -4.250   | NA       | NA       | NA       | NA       |
| 620-639   | -4.000 | -4.000   | -4.500   | -5.000   | -6.000   | NA       | NA       | NA       | NA       |

| Loan Type              | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| No Ratio (DSCR < 0.85) | -3.000 | -3.000   | -3.625   | -3.750   | -4.000   | -5.500   | NA       | NA       | NA       |
| DSCR 0.85 - 0.99       | -2.500 | -2.500   | -2.500   | -2.500   | -3.500   | -5.000   | NA       | NA       | NA       |
| DSCR 1.00 - 1.24       | 0.125  | 0.125    | 0.125    | 0.000    | -0.125   | -0.250   | -0.500   | NA       | NA       |
| DSCR => 1.25           | 0.250  | 0.250    | 0.250    | 0.250    | 0.250    | 0.125    | 0.000    | NA       | NA       |
| 1x30x12                | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | NA       | NA       | NA       |
| 0x60x12                | -1.500 | -1.500   | -1.500   | -1.500   | -1.750   | NA       | NA       | NA       | NA       |
| FC/SS/DIL/BK<48M       | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.500   | NA       | NA       | NA       |
| Cash Out               | -0.500 | -0.500   | -0.500   | -0.625   | -0.625   | -1.000   | NA       | NA       | NA       |
| 2-4 Units              | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | NA       | NA       | NA       |
| Condo                  | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | NA       | NA       | NA       |
| 2-8 Unit Mixed use     | -4.000 | -4.000   | -4.000   | -4.000   | -4.000   | -5.000   | NA       | NA       | NA       |
| Condotels              | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | NA       | NA       | NA       |
| NW Condo               | -0.500 | -0.500   | -0.500   | -0.500   | -1.000   | -1.000   | NA       | NA       | NA       |
| Foreign National       | -3.500 | -3.500   | -3.500   | -3.500   | -3.500   | -3.500   | NA       | NA       | NA       |
| \$200K - \$249,999     | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       | NA       |
| >\$1.5M - \$3M         | -0.250 | -0.250   | -0.250   | -0.250   | -0.375   | NA       | NA       | NA       | NA       |
| >\$3M - \$3.5M         | -0.750 | -0.750   | -0.750   | -0.875   | -0.875   | NA       | NA       | NA       | NA       |
| 40 Year Maturity       | -0.500 | -0.500   | -0.500   | -0.500   | -0.750   | -0.875   | -0.875   | NA       | NA       |
| Interest Only          | -0.375 | -0.375   | -0.375   | -0.375   | -0.875   | -1.000   | NA       | NA       | NA       |
| Escrow waiver          | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | NA       | NA       | NA       |

| Other Price Adjustments   |           |        |
|---|-----------|--------|
| <b>Prepay Penalty (6Mos of Interest)<sup>1,3, 5</sup><br/>(Investor Only)</b> | 0 Months  | -3.000 |
|   | 12 Months | -1.250 |
|   | 24 Months | -0.750 |
|   | 36 Months | 0.000  |
|   | 60 Months | 0.250  |
| <b>Prepay (5% Fixed)<sup>1,4, 5</sup><br/>(Investor Only)</b>                 | 0 Months  | -3.000 |
|   | 12 Months | -1.000 |
|   | 24 Months | -0.500 |
|   | 36 Months | 0.250  |
|   | 60 Months | 0.500  |
| <b>Lock Period</b>  | 25 days   | 0.000  |
| <b>Extension Fee<sup>2</sup></b>  | Per day   | -0.030 |

1) Prepayment penalties not allowed in NM  
 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total.  
 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance  
 4) 5% fixed to the entire outstanding principal balance  
 5) No PPP - Max Price is ZERO

| Product                       | Amort Term | Term | I/O Term |
|-------------------------------|------------|------|----------|
| 5yr ARM & 7yr ARM             | 360        | 360  | NA       |
| 5yr I/O & 7yr ARM I/O (30 Yr) | 240        | 360  | 120      |
| 5yr I/O & 7yr ARM I/O (40 Yr) | 360        | 480  | 120      |
| 15 YR FIXED                   | 180        | 180  | NA       |
| 30 YR FIXED                   | 360        | 360  | NA       |
| 30 YR FIXED I/O               | 240        | 360  | 120      |
| 40 YR FIXED                   | 480        | 480  | NA       |
| 40 YR FIXED I/O               | 360        | 480  | 120      |

\* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.  
 \*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

| ARM Requirements |       |            |            |
|------------------|-------|------------|------------|
| 5yr ARM Caps     | 2/1/5 | ARM Index  | SOFR 30AVG |
| 7yr ARM Caps     | 5/1/5 | ARM Margin | 6.5        |
| Reset Frequency  | 6 mo  |            |            |

| Fees              |         |
|-------------------|---------|
| Underwriting Fee  | \$1,495 |
| Collateral Review | \$300   |

| Min Price | Max Price |
|-----------|-----------|
| 98        | 102.500   |

**\*\*Pricing is subject to change without notice\*\***

**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

**0.25% PRICE IMPROVEMENT  
FOR ALL JUMBO  
PURCHASES!!**

**Jumbo 5/6 SOFR ARM - BPC**

| Rate           | 10 Day        | 25 Day | 40 Day |
|----------------|---------------|--------|--------|
| 5.625          | 95.092        | 94.967 | 94.842 |
| 5.750          | 95.342        | 95.217 | 95.092 |
| 5.875          | 95.592        | 95.467 | 95.342 |
| 6.000          | 95.842        | 95.717 | 95.592 |
| 6.125          | 96.092        | 95.967 | 95.842 |
| 6.250          | 96.342        | 96.217 | 96.092 |
| 6.375          | 96.592        | 96.467 | 96.342 |
| 6.500          | 96.842        | 96.717 | 96.592 |
| 6.625          | 97.092        | 96.967 | 96.842 |
| 6.750          | 97.342        | 97.217 | 97.092 |
| 6.875          | 97.592        | 97.467 | 97.342 |
| 7.000          | 97.842        | 97.717 | 97.592 |
| 7.125          | 98.092        | 97.967 | 97.842 |
| 7.250          | 98.342        | 98.217 | 98.092 |
| <b>Caps:</b>   | <b>2/1/5</b>  |        |        |
| <b>Margin:</b> | <b>3.000%</b> |        |        |

**Jumbo 7/6 SOFR ARM**

| Rate           | 10 Day        | 25 Day | 40 Day |
|----------------|---------------|--------|--------|
| 5.875          | 95.592        | 95.467 | 95.342 |
| 6.000          | 95.842        | 95.717 | 95.592 |
| 6.125          | 96.092        | 95.967 | 95.842 |
| 6.250          | 96.342        | 96.217 | 96.092 |
| 6.375          | 96.592        | 96.467 | 96.342 |
| 6.500          | 96.842        | 96.717 | 96.592 |
| 6.625          | 97.092        | 96.967 | 96.842 |
| 6.750          | 97.342        | 97.217 | 97.092 |
| 6.875          | 97.592        | 97.467 | 97.342 |
| 7.000          | 97.842        | 97.717 | 97.592 |
| 7.125          | 98.092        | 97.967 | 97.842 |
| 7.250          | 98.342        | 98.217 | 98.092 |
| 7.375          | 98.592        | 98.467 | 98.342 |
| 7.500          | 98.842        | 98.717 | 98.592 |
| <b>Caps:</b>   | <b>5/1/5</b>  |        |        |
| <b>Margin:</b> | <b>3.000%</b> |        |        |

**Jumbo 10/6 SOFR ARM**

| Rate           | 10 Day        | 25 Day | 40 Day |
|----------------|---------------|--------|--------|
| 5.875          | 95.292        | 95.167 | 95.042 |
| 6.000          | 95.542        | 95.417 | 95.292 |
| 6.125          | 95.792        | 95.667 | 95.542 |
| 6.250          | 96.042        | 95.917 | 95.792 |
| 6.375          | 96.292        | 96.167 | 96.042 |
| 6.500          | 96.542        | 96.417 | 96.292 |
| 6.625          | 96.792        | 96.667 | 96.542 |
| 6.750          | 97.042        | 96.917 | 96.792 |
| 6.875          | 97.292        | 97.167 | 97.042 |
| 7.000          | 97.542        | 97.417 | 97.292 |
| 7.125          | 97.792        | 97.667 | 97.542 |
| 7.250          | 98.042        | 97.917 | 97.792 |
| 7.375          | 98.292        | 98.167 | 98.042 |
| 7.500          | 98.542        | 98.417 | 98.292 |
| <b>Caps:</b>   | <b>5/1/5</b>  |        |        |
| <b>Margin:</b> | <b>3.000%</b> |        |        |

**Loan Level Price Adjustments**

| FICO/CLTV | <=60   | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-89.99 |
|-----------|--------|----------|----------|----------|----------|-------------|
| 760+      | 0.100  | 0.050    | 0.000    | 0.000    | -0.005   | -0.250      |
| 740-759   | 0.050  | 0.050    | 0.000    | -0.005   | -0.100   | -0.300      |
| 720-739   | 0.050  | 0.000    | 0.000    | -0.005   | -0.100   | -0.300      |
| 700-719   | -0.700 | -0.750   | -0.800   | -0.850   | -0.900   | -1.100      |

| Fees                     |                |
|--------------------------|----------------|
| <b>Underwriting Fee</b>  | <b>\$1,495</b> |
| <b>Collateral Review</b> | <b>\$300</b>   |

| Loan Type          | <=60   | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-89.99 |
|--------------------|--------|----------|----------|----------|----------|-------------|
| 2 Units            | 0.000  | 0.000    | NA       | NA       | NA       | NA          |
| Second Home        | 0.000  | -0.250   | -0.250   | -0.375   | NA       | NA          |
| Cash Out Refinance | -0.125 | -0.250   | -0.750   | -1.000   | -1.500   | NA          |
| Escrow Waiver      | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250      |

| Min Price | Max Price |
|-----------|-----------|
| 98        | 101.000   |

**\*\*Pricing is subject to change without notice\*\***  
**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

# CLOSED END SECOND MORTGAGE - OWNER-OCCUPIED AND 2ND HOME

OO - 20 Day Lock Period -BPC

## Loan Level Price Adjustments

| Rate   | Fixed Rate |
|--------|------------|
| 9.500  | 100.250    |
| 9.625  | 100.750    |
| 9.750  | 101.250    |
| 9.875  | 101.750    |
| 9.990  | 102.210    |
| 10.000 | 102.250    |
| 10.125 | 102.500    |
| 10.250 | 102.750    |
| 10.375 | 103.000    |
| 10.500 | 103.250    |
| 10.625 | 103.500    |
| 10.750 | 103.750    |
| 10.875 | 104.000    |
| 11.000 | 104.250    |
| 11.125 | 104.500    |
| 11.250 | 104.750    |
| 11.375 | 105.000    |
| 11.500 | 105.250    |
| 11.625 | 105.500    |
| 11.750 | 105.750    |
| 11.875 | 106.000    |
| 12.000 | 106.250    |
| 12.125 | 106.500    |
| 12.250 | 106.750    |
| 12.375 | 107.000    |
| 12.500 | 107.250    |
| 12.625 | 107.375    |
| 12.750 | 107.500    |
| 12.875 | 107.625    |
| 13.000 | 107.750    |
| 13.125 | 107.875    |
| 13.250 | 108.000    |
| 13.375 | 108.125    |
| 13.500 | 108.250    |
| 13.625 | 108.375    |
| 13.750 | 108.500    |
| 13.875 | 108.625    |
| 14.000 | 108.750    |
| 14.125 | 108.875    |
| 14.250 | 109.000    |
| 14.375 | 109.125    |

| Documentation  | FICO/CLTV          | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|----------------|--------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Full Doc       | >= 800             | 0.000  | 0.000    | -0.500   | -0.750   | -1.000   | -1.250   | -1.750   | -3.000   | -4.000   |
|                | 780-799            | -0.250 | -0.250   | -0.750   | -1.000   | -1.250   | -1.500   | -2.000   | -3.250   | -4.250   |
|                | 760-779            | -0.500 | -0.500   | -1.000   | -1.250   | -1.500   | -1.750   | -2.250   | -3.500   | -5.000   |
|                | 740 - 759          | -0.750 | -0.750   | -1.250   | -1.500   | -1.750   | -2.000   | -2.500   | -4.250   | -6.250   |
|                | 720 - 739          | -1.000 | -1.000   | -1.500   | -1.750   | -2.000   | -2.250   | -3.250   | -5.500   | -7.000   |
|                | 700 - 719          | -1.750 | -1.750   | -2.250   | -2.500   | -2.750   | -3.000   | -4.500   | -6.500   | -8.250   |
|                | 680 - 699          | -3.000 | -3.000   | -3.500   | -3.750   | -4.000   | -4.750   | -6.250   | -8.000   | NA       |
|                | 660 - 679          | -4.000 | -4.000   | -4.500   | -4.750   | -5.000   | -6.250   | -7.750   | NA       | NA       |
|                | >= 800             | -0.500 | -0.500   | -1.000   | -1.250   | -1.500   | -1.750   | -2.500   | -4.000   | NA       |
| Bank Statement | 780-799            | -0.750 | -0.750   | -1.250   | -1.500   | -1.750   | -2.000   | -2.750   | -4.250   | NA       |
|                | 760-779            | -1.000 | -1.000   | -1.500   | -1.750   | -2.000   | -2.250   | -3.000   | -4.500   | NA       |
|                | 740 - 759          | -1.250 | -1.250   | -1.750   | -2.000   | -2.250   | -2.500   | -3.250   | -5.250   | NA       |
|                | 720 - 739          | -1.500 | -1.500   | -2.000   | -2.250   | -2.500   | -2.750   | -4.000   | -6.500   | NA       |
|                | 700 - 719          | -2.500 | -2.500   | -3.000   | -3.250   | -3.500   | -3.750   | -5.500   | NA       | NA       |
|                | 680 - 699          | -4.000 | -4.000   | -4.500   | -4.750   | -5.000   | -5.750   | NA       | NA       | NA       |
|                | 660 - 679          | -5.500 | -5.500   | -6.000   | -6.250   | -6.500   | NA       | NA       | NA       | NA       |
|                | >= 800             | -0.500 | -0.500   | -1.000   | -1.250   | -1.500   | -1.750   | -2.500   | -4.000   | NA       |
| Product        | 10Yr; 15Yr or 20yr | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
|                | 30yr Fixed         | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   |
|                | 30/15yr Balloon    | -0.375 | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   |
|                | 40/15yr Balloon    | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   |
| Loan Amount    | 75,000-100k        | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   |
|                | 100,001-125k       | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   |
|                | 125,001-150k       | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   |
|                | 150,001-450k       | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| DTI            | <= 43%             | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
|                | 43.01 - 45%        | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   |
|                | >45 - 50%          | -1.500 | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   |
| Occupancy      | Second Home        | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | NA       | NA       |
| Property Type  | Warrantable Condo  | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   |
|                | Modular            | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   |

| Min Price | Max Price |
|-----------|-----------|
| 98        | 100.500   |

| Fees              |       |
|-------------------|-------|
| Underwriting Fee  | \$795 |
| Collateral Review | \$300 |

**\*\*Pricing is subject to change without notice\*\***  
**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

# CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

**NOO - 20 Day Lock Period - BPC**

| Rate   | Fixed Rate |
|--------|------------|
| 11.750 | 100.750    |
| 11.875 | 101.000    |
| 12.000 | 101.250    |
| 12.125 | 101.500    |
| 12.250 | 101.750    |
| 12.375 | 102.000    |
| 12.500 | 102.250    |
| 12.625 | 102.500    |
| 12.750 | 102.750    |
| 12.875 | 103.000    |
| 13.000 | 103.250    |
| 13.125 | 103.500    |
| 13.250 | 103.750    |
| 13.375 | 104.000    |
| 13.500 | 104.250    |
| 13.625 | 104.500    |
| 13.750 | 104.750    |
| 13.875 | 105.000    |
| 14.000 | 105.250    |
| 14.125 | 105.500    |
| 14.250 | 105.750    |
| 14.375 | 105.875    |
| 14.500 | 106.000    |
| 14.625 | 106.125    |
| 14.750 | 106.250    |
| 14.875 | 106.375    |
| 15.000 | 106.500    |
| 15.125 | 106.625    |
| 15.250 | 106.750    |
| 15.375 | 106.875    |
| 15.500 | 107.000    |
| 15.625 | 107.125    |
| 15.750 | 107.250    |
| 15.875 | 107.375    |
| 16.000 | 107.500    |
| 16.125 | 107.625    |
| 16.250 | 107.750    |
| 16.375 | 107.875    |
| 16.500 | 108.000    |
| 16.625 | 108.125    |
| 16.750 | 108.250    |

**Loan Level Price Adjustments**

| Documentation  | FICO/CLTV          | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|----------------|--------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Full Doc       | >= 800             | 0.000  | 0.000    | -0.500   | -0.750   | -1.000   | -1.250   | -1.750   | -3.000   | NA       |
|                | 780-799            | -0.250 | -0.250   | -0.750   | -1.000   | -1.250   | -1.500   | -2.000   | -3.250   | NA       |
|                | 760-779            | -0.500 | -0.500   | -1.000   | -1.250   | -1.500   | -1.750   | -2.250   | -3.500   | NA       |
|                | 740 - 759          | -0.750 | -0.750   | -1.250   | -1.500   | -1.750   | -2.000   | -2.500   | -4.250   | NA       |
|                | 720 - 739          | -1.000 | -1.000   | -1.500   | -1.750   | -2.000   | -2.250   | -3.250   | -5.500   | NA       |
|                | 700 - 719          | -1.750 | -1.750   | -2.250   | -2.500   | -2.750   | -3.000   | -4.500   | NA       | NA       |
|                | 680 - 699          | -3.000 | -3.000   | -3.500   | -3.750   | -4.000   | -4.750   | NA       | NA       | NA       |
|                | 660 - 679          | -4.000 | -4.000   | -4.500   | -4.750   | -5.000   | NA       | NA       | NA       | NA       |
| Bank Statement | >= 800             | -0.500 | -0.500   | -1.000   | -1.250   | -1.500   | -1.750   | NA       | NA       | NA       |
|                | 780-799            | -0.750 | -0.750   | -1.250   | -1.500   | -1.750   | -2.000   | NA       | NA       | NA       |
|                | 760-779            | -1.000 | -1.000   | -1.500   | -1.750   | -2.000   | -2.250   | NA       | NA       | NA       |
|                | 740 - 759          | -1.250 | -1.250   | -1.750   | -2.000   | -2.250   | -2.500   | NA       | NA       | NA       |
|                | 720 - 739          | -1.500 | -1.500   | -2.000   | -2.250   | -2.500   | -2.750   | NA       | NA       | NA       |
|                | 700 - 719          | -2.500 | -2.500   | -3.000   | -3.250   | -3.500   | NA       | NA       | NA       | NA       |
|                | 680 - 699          | -4.000 | -4.000   | -4.500   | -4.750   | NA       | NA       | NA       | NA       | NA       |
|                | 660 - 679          | -5.500 | -5.500   | -6.000   | NA       | NA       | NA       | NA       | NA       | NA       |
| Product        | 10Yr; 15Yr or 20Yr | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
|                | 30yr Fixed         | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | NA       |
|                | 30/15yr Balloon    | -0.375 | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | NA       |
|                | 40/15yr Balloon    | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | NA       |
| Loan Amount    | 75,000-100k        | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       |
|                | 100,001-125k       | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | NA       |
|                | 125,001-150k       | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | NA       |
|                | 150,001-450k       | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
| DTI            | <= 43%             | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
|                | 43.01 - 45%        | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | NA       |
|                | >45 - 50%          | -1.500 | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | NA       |
| Property Type  | Warrantable Condo  | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       |
|                | Modular            | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | NA       |

| Min Price | Max Price |
|-----------|-----------|
| 98        | 100.500   |

| Fees              |       |
|-------------------|-------|
| Underwriting Fee  | \$795 |
| Collateral Review | \$300 |

## ITIN Programs - Owner-Occupied Only

**ITIN 25 Day Lock Period - BPC**

| Max LTV | 5/1 WSJ | Price  |
|---------|---------|--------|
| 80%     | 7.990   | 98.000 |

| Fees              |         |
|-------------------|---------|
| Underwriting Fee  | \$1,995 |
| Collateral Review | \$300   |

| ARM Requirements |                                      |
|------------------|--------------------------------------|
| 5yr ARM Caps     | 2/2/6                                |
| ARM Index        | Wall Street Journal Prime Rate (WSJ) |
| Reset Frequency  | Annual                               |
| Floor Rate       | Start Rate                           |
| Margin           | 1.74%                                |
| Index            | 7.75%                                |

**Note:**

Buy up or Buy down is not allowed  
 Lock Extensions are not allowed

**\*\*Pricing is subject to change without notice\*\***

**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***